IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: **Brown et al.** § Group Art Unit: 3693

Serial No.: 10/046,997 § Examiner: Bartley, Kenneth

§

For: Credit Authorization Method and Apparatus

Commissioner for Patents P.O. Box 1450 Alexandria VA 22313-1450

35525 PATENT TRADEMARK OFFICE CUSTOMER NUMBER

AMENDMENT PURSUANT TO REQUEST FOR CONTINUED EXAMINATION

Sir:

A fee of \$810.00 is required for a Request for Continued Examination. Please charge this fee to IBM Corporation Deposit Account No. 09-0447. No additional fees are believed to be necessary. If, however, any additional fees are required, I authorize the Commissioner to charge these fees which may be required to IBM Corporation Deposit Account No. 09-0447. No extension of time is believed to be necessary. If, however, an extension of time is required, the extension is requested, and I authorize the Commissioner to charge any fees for this extension to IBM Corporation Deposit Account No. 09-0447.

In response to the Final Office Action of December 7, 2007, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.

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